

Certificate Number: 03088-PAE-DE-034010414

Bankruptcy Case Number: 19-17978



03088-PAE-DE-034010414

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 27, 2020, at 8:49 o'clock PM CST, Harry F Smithers completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 27, 2020 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor